

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>District of South Carolina</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Guernsey, Joseph Robert</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3504</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>4681 Carvel Ct.</b> <b>Myrtle Beach, SC</b> <div style="text-align: right; margin-top: 5px;">ZIP Code <b>29588</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>Horry</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> 1-49</span> <span><input checked="" type="checkbox"/> 50-99</span> <span><input type="checkbox"/> 100-199</span> <span><input type="checkbox"/> 200-999</span> <span><input type="checkbox"/> 1,000-5,000</span> <span><input type="checkbox"/> 5,001-10,000</span> <span><input type="checkbox"/> 10,001-25,000</span> <span><input type="checkbox"/> 25,001-50,000</span> <span><input type="checkbox"/> 50,001-100,000</span> <span><input type="checkbox"/> OVER 100,000</span> </div>		
<b>Estimated Assets</b> <div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		
<b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Guernsey, Joseph Robert**

### All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

### Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

#### Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

#### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

#### Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

#### Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

#### Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

#### Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Guernsey, Joseph Robert**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Joseph Robert Guernsey**  
Signature of Debtor **Joseph Robert Guernsey**

**X**  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**April 4, 2008**

Date

### Signature of Attorney\*

**X /s/ R. Michael Drose**  
Signature of Attorney for Debtor(s)

**R. Michael Drose 609**

Printed Name of Attorney for Debtor(s)

**Drose Law Firm**

Firm Name

**3955 Faber Place Drive, Suite 103  
Charleston, SC 29405**

Address

**Email: drose@droselaw.com**

**843-767-8888 Fax: 843-767-3290**

Telephone Number

**April 4, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
District of South Carolina

In re Joseph Robert Guernsey

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Joseph Robert Guernsey  
Joseph Robert Guernsey

Date: April 4, 2008

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**R. Michael Drose 609**

Printed Name of Attorney

Address:

**3955 Faber Place Drive, Suite 103**

**Charleston, SC 29405**

**843-767-8888**

X **/s/ R. Michael Drose**

Signature of Attorney

**April 4, 2008**

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Joseph Robert Guernsey**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X **/s/ Joseph Robert Guernsey**

Signature of Debtor

**April 4, 2008**

Date

X \_\_\_\_\_

Signature of Joint Debtor (if any)

Date

ALLTEL COMMUNICATION  
1 ALLIED DRIVE BLDG 5  
LITTLE ROCK AR 72202

AMERICAN ACCEPTANCE CORP SC  
1517 NORTH KINGS HWY  
MYRTLE BEACH SC 29577

AMERICAN EXPRESS  
PO BOX 297871  
FORT LAUDERDALE FL 33329

ANTONIO RIBEIRO  
436 W PERRY ROAD  
MYRTLE BEACH SC 29579

ATTORNEY GENERAL OF THE US  
CIVIL DIVISION BANKRUPTCY SECTION  
US DEPARTMENT OF JUSTICE  
WASHINGTON DC 20530

AUCTION INSURANCE CHARLESTON AUTO AUCTION  
2200 WOODCREST PLACE  
BIRMINGHAM AL 35253

AUDIO MESSAGING SOLUTIONS LLC  
720 BROOKER CREEK BLVD SUITE 215  
OLDSMAR FL 34677

AURORA LOAN SERVICES  
10350 PARK MEADOWS DRIVE  
LITTLETON CO 80124

AUTOMOTIVE FINANCE CORPORATION  
2824 POND BRANCH ROAD  
LEESVILLE SC 29070

AUTOMOTIVE PARTS EXPRESS INC  
PO BOX 17006  
JACKSONVILLE FL 32245

BANK OF AMERICA  
4161 PIEDMONT PARKWAY  
GREENSBORO NC 27410



BEACH FORD  
PO BOX 3609  
MYRTLE BEACH SC 29578

BETTY HARRELSON  
9409 PARK DRIVE  
MYRTLE BEACH SC 29572

BILL BELLAMY  
PO BOX 3491  
NORTH MYRTLE BEACH SC 29582

BP  
PO BOX 70887  
CHARLOTTE NC 28272

BRUCE HELM  
608 16TH AVENUE NORTH SUITE G  
MYRTLE BEACH SC 29577

CAROLINA TRUST FEDERAL CREDIT UNION  
1010 21ST AVE  
MYRTLE BEACH SC 29577

CHASE  
201 N WALNUT STREET  
WILMINGTON DE 19801

CHASE MORTGAGE  
3415 VISION DRIVE  
COLUMBUS OH 43219

CHEVRON AND TEXACO CARD SERVICES  
PO BOX 2001  
CONCORD CA 94529

CITIFINANCIAL AUTO  
PO BOX 3247  
COPPELL TX 75019

COLORS ON PARADE MYRTLE BEACH  
642 CENTURY CIRCLE  
CONWAY SC 29526

COUNTRYWIDE ASSET RECOVERY  
450 AMERICAN STREET MS SV3 70  
SIMI VALLEY CA 93065

COX AUTO TRADER  
DEPT 430 PO BOX 18019  
CLEARWATER FL 33762

DAVID BELL AND GLEN SMALL  
7392 SPRINGS SIDE DRIVE  
MYRTLE BEACH SC 29588

EAGLE WARRANTY CORP  
940 SCRANTON CARBONDALE HWY  
EYNON PA 18403

EDWARD BRZEZINSKI  
536 HAMMER BECK DRIVE  
MYRTLE BEACH SC 29579

ELECTRONIC FEDERAL TAX PAYMENT SYSTEM  
PO BOX 173788  
DENVER CO 80217

EULER HERMES UMA  
600 SOUTH 7TH STREET  
LOUISVILLE KY 40201

FED EX  
PO BOX 371461  
PITTSBURGH PA 15250

FIRST CITIZENS BANK  
PO BOX 29  
COLUMBIA SC 29202

FIRST COLLECT INC  
PO BOX 64488  
BALTIMORE MD 21264-4488

FLEX FUND FINANCIAL SERVICES LLC  
C/O ROBERT E CULVER ESQUIRE  
171 CHURCH STREET SUITE 318  
CHARLESTON SC 29401

GEORGETOWN HOSPITAL SYSTEM  
PO BOX 421718  
GEORGETOWN SC 29442

GEORGETOWN RADIOLOGY  
PO BOX 2249  
PAWLEYS ISLAND SC 29585

GMAC  
PO BOX 33115  
KNOXVILLE TN 37930

GRANNYS FLORIST  
1225 16TH AVENUE  
CONWAY SC 29526

HORRY COUNTY EMERGENCY MEDICAL SERVICE  
PO BOX 296  
CONWAY SC 29528

HORRY COUNTY STATE BANK  
PO BOX 218  
LORIS SC 29569

HORRY COUNTY TREASURER  
PO BOX 1237  
CONWAY SC 29528

HYATT BUICK GMC TRUCKS  
922 FRONTAGE ROAD  
MYRTLE BEACH SC 29577

INTERNAL REVENUE SERVICE  
INSOLVENCY GROUP 4  
1835 ASSEMBLY STREET MDP 39 RM 469  
COLUMBIA SC 29201

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 21126  
PHILADELPHIA PA 19114

JOHN CHAZEN  
1609 MAGNOLIA DRIVE  
NORTH MYRTLE BEACH SC 29582

JOHNNY DAVIS  
565 W PERRY ROAD  
MYRTLE BEACH SC 29579

LINDA HOWARD  
25 PLANTATION DRIVE  
MYRTLE BEACH SC 29588

LISA C FOROUGH  
2206 HAYSTACK WAY  
MYRTLE BEACH SC 29579

LOWES GE MONEY BANK  
ATTN BANKRUPTCY DEPT  
PO BOX 103104  
ROSWELL GA 30076

LYNN BLEVINS  
6312 B COLONIAL DRIVE  
MYRTLE BEACH SC 29572

M B AUTO AND TRUCK PARTS INC  
PO BOX 465  
MYRTLE BEACH SC 29578

MANHEIM AUTOMOTIVE FINANCIAL SERVICES IN  
C/O JEFFREY L SILVER ESQUIRE  
PO BOX 11656  
COLUMBIA SC 29211-1656

MARK REDMAN  
8620 SAND MARCELLO DRIVE STE 202  
MYRTLE BEACH SC 29579

MIKE RIDGEWAY  
TNT AUTO SALES  
2735 HWY 501  
CONWAY SC 29526

MONTE GRANDON  
14234 RICHMOND PARK AVENUE  
CHARLOTTE NC 28277

MYRTLE BEACH CHEVROLET  
PO BOX 425  
MYRTLE BEACH SC 29578

NATIONAL PROCESSING COMPANY  
710 QUAIL RIDGE DRIVE  
WESTMONT IL 60559

NCO FINANCIAL SYSTEMS INC  
PO BOX 15630 DEPT 23  
WILMINGTON DE 19850

QANTUMES OF MYRTLE BEACH LLC  
4841 HWY 17 BYPASS  
MYRTLE BEACH SC 29577

RALPH JONES AND CHARLIE FLOYD  
506 CALHOUN ROAD  
MYRTLE BEACH SC 29577

RMS  
4836 BRECKSVILLE ROAD  
RICHFIELD OH 44286

ROBERT AND DELORES GUERNSEY  
326 13TH AVENUE SOUTH  
MYRTLE BEACH SC 29575

RSC EQUIPMENT RENTAL  
PO BOX 840514  
DALLAS TX 75284

SC DEPARTMENT OF REVENUE  
PO BOX 12265  
COLUMBIA SC 29211

SC DEPARTMENT OF TRANSPORTATION  
955 PARK ST STE 343  
COLUMBIA SC 29202

SC EMPLOYMENT SECURITY COMM  
PO BOX 995  
COLUMBIA SC 29202

SC STUDENT LOAN CORP  
PO BOX 21337  
COLUMBIA SC 29221

SHELL FLEET PLUS  
PO BOX 183019  
COLUMBUS OH 43218

STAN PARKER  
2705 FOREST BROOK ROAD  
MYRTLE BEACH SC 29588

STEVE AND SUZANNE MACKLEN  
7705 MEMORY LANE  
MYRTLE BEACH SC 29588

SUN TRUST BANK  
25 PARK PLACE  
ATLANTA GA 30302

THE SUN NEWS  
PO BOX 406  
MYRTLE BEACH SC 29578

THORNHILL WHOLESALE  
839 SOUTH PARK DRIVE  
MYRTLE BEACH SC 29577

UNIVERSAL UNDERWRITERS GROUP  
1743 PAYSPIRE CIRCLE  
CHICAGO IL 60674

US ATTORNEY FOR SOUTH CAROLINA  
FOR THE INTERNAL REVENUE SERVICE  
1441 MAIN STREET SUITE 500  
COLUMBIA SC 29201

VALPAK OF EASTERN SOUTH CAROLINA  
PO BOX 2078  
MOUNT PLEASANT SC 29465-2078

VERIZON WIRELESS  
PO BOX 660108  
DALLAS TX 75266-0108

WACCAMAW BANK  
PO BOX 2009  
WHITEVILLE NC 28472

WASHINGTON MUTUAL BANK  
9451 CORBIN AVENUE  
NORTHRIDGE CA 91328

WASTE INDUSTRIES  
3301 BENSON DRIVE  
RALEIGH NC 27609

WILKINS FINANCIAL SERVICES  
120 N OLD STATESVILLE ROAD  
HUNTERSVILLE NC 28078

WILLI CLASEN  
3812 PHEASANT CHASE DRIVE  
RICHMOND VA 23231

WOLTERS KLUWER  
8832 INNOVATION WAY  
CHICAGO IL 60682

ZEP MANUFACTURING COMPANY  
425 FRANKLIN ROAD SUITE 530  
MARIETTA GA 30067

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court  
District of South Carolina

In re Joseph Robert Guernsey  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**CERTIFICATION VERIFYING CREDITOR MATRIX**

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) \_\_\_\_\_ computer diskette
- (b) \_\_\_\_\_ scannable hard copy  
(number of sheets submitted \_\_\_\_\_)
- (c) X electronic version filed via CM/ECF

Date: April 4, 2008

/s/ Joseph Robert Guernsey  
**Joseph Robert Guernsey**  
Signature of Debtor



United States Bankruptcy Court  
District of South Carolina

In re Joseph Robert Guernsey

Debtor(s)

Case No.

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>7,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>7,000.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Unanticipated work or representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 4, 2008

/s/ R. Michael Drose

R. Michael Drose 609  
Drose Law Firm  
3955 Faber Place Drive, Suite 103  
Charleston, SC 29405  
843-767-8888 Fax: 843-767-3290  
drose@droselaw.com